

United States Bankruptcy Court
Western District of Washington

In re:
Jose Ortiz
Debtor

Case No. 17-13890-CMA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: cassandra
Form ID: 309I

Page 1 of 1
Total Noticed: 20

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db +Jose Ortiz, 11224 253rd Pl, Kent, WA 98030-5600
956205436 +Equifax, PO Box 740241, Atlanta, GA 30374-0241
956205437 +Experian, PO Box 4500, Allen, TX 75013-1311
956205440 +McCarthy Holthus, Attn: Adrian Burlaza, 108 1st Ave S, Ste 300, Seattle, WA 98104-2104
956205442 +Natalie Ortiz, 23927 S 60th Ave, Kent, WA 98032-3316
956205444 +Northwest Cascade Trustee Services, 901 Fifth Ave, Ste 410, Seattle, WA 98164-2094
956205447 TransUnion, PO Box 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mainline@hdm-legal.com Sep 02 2017 00:58:15 Christina L Henry,
Henry, DeGraaff & McCormick, PS, 1833 N 105th St, Ste 203, Seattle, WA 98133
tr +E-mail/Text: courtmail@seattlechl3.com Sep 02 2017 00:59:12 K Michael Fitzgerald,
600 University St #2200, Seattle, WA 98101-4152
smg EDI: WADEPREV.COM Sep 02 2017 00:53:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Sep 02 2017 00:58:28 United States Trustee,
700 Stewart St Ste 5103, Seattle, WA 98101-4438
956205431 +EDI: BANKAMER.COM Sep 02 2017 00:53:00 Bank Of America, NC4-105-03-14, PO Box 26012,
Greensboro, NC 27420-6012
956205433 EDI: CITICORP.COM Sep 02 2017 00:53:00 Citibank, NA, Attn: Centralized Bankruptcy,
POB 20507, Kansas City, MO 64195
956205432 +EDI: CAPITALONE.COM Sep 02 2017 00:53:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City, UT 84130-0253
956205434 +EDI: DISCOVER.COM Sep 02 2017 00:53:00 Discover Financial, PO Box 3025,
New Albany, OH 43054-3025
956205435 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 02 2017 00:58:32 Ditech, Attn: Bankruptcy,
PO Box 6172, Rapid City, SD 57709-6172
956205439 EDI: IRS.COM Sep 02 2017 00:53:00 IRS, Centralized Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346
956205441 +EDI: MID8.COM Sep 02 2017 00:53:00 Midland Funding, Attn: Bankruptcy, PO Box 939069,
San Diego, CA 92193-9069
956205445 +Fax: 407-737-5634 Sep 02 2017 01:30:42 Ocwen Loan Servicing, LLC,
Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
956205446 +E-mail/Text: dlmembersolutions@salalcu.org Sep 02 2017 00:58:46 Salal Credit Union,
P O Box 19340, Seattle, WA 98109-1340

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

956205438* Internal Revenue Service, PO BOX 7346, PHILADELPHIA, PA 19101-7346
956205443* +Natalie Ortiz, 23927 S 60th Ave, Kent, WA 98032-3316

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

Christina L Henry on behalf of Debtor Jose Ortiz mainline@hdm-legal.com, hdmecf@gmail.com
K Michael Fitzgerald courtmail@seattlechl3.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Jose Ortiz**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Western District of Washington**

Case number: **17-13890-CMA**

Social Security number or ITIN **xxx-xx-7831**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **13 9/1/17**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****08/2016**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jose Ortiz	
2. All other names used in the last 8 years		
3. Address	11224 253rd Pl Kent, WA 98030	
4. Debtor's attorney Name and address	Christina L Henry Henry, DeGraaff & McCormick, PS 1833 N 105th St, Ste 203 Seattle, WA 98133	Contact phone 206-330-0595 Email: mainline@hdm-legal.com
5. Bankruptcy trustee Name and address	K Michael Fitzgerald 600 University St #2200 Seattle, WA 98101	Contact phone 206-624-5124 Email: courtmail@seattlech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	700 Stewart St, Room 6301 Seattle, WA 98101	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 206-370-5200 Date: 9/1/17

For more information, see page 2

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:
US Courthouse, Room 4107, 700 Stewart St,
Seattle, WA 98101

***** Valid photo identification and proof of social security number required *****

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Filing deadline: 12/15/17

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 1/16/18

Filing deadline: 2/28/18

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has not filed a plan. The hearing on confirmation will be held on: **11/9/17 at 09:30 AM**, Location: **U.S. Courthouse, Room 7206, 700 Stewart Street, Seattle, WA 98101**.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Pursuant to 11 U.S.C. §701 and §322 and Fed. R. Bankr. P. 2008, **K Michael Fitzgerald** is appointed Trustee of the estate of the above named Debtor to serve under the Trustee's blanket bond. The appointment is made effective on the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing or rejection of the appointment within seven (7) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Unless creditors elect another Trustee at the meeting of creditors, the Interim Trustee appointed herein will serve as the Trustee.

Gary Dyer, Assistant U.S. Trustee for Region 18